

Dynamics and performance of women self help groups from Hingoli district

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ABSTRACT

Present investigation was carried out in Hingoli District of Maharashtra State. Four blocks Hingoli, Sengaon, Aundha, and Basmat were selected. From each block five villages were randomly selected. From 20 villages SHGs established before 2008 were surveyed and the data were collected personally by using the structured interview schedule. The findings of the study revealed that, Majority SHGs were registered by DRDA having their accounts in SBI, MGB and SBH and about one fourth of the SHGs were discontinued. Cent per cent of the SHG members borrowed loan to undertake the income generating activities. Training in Tailoring, Agarbatti Making and Dairy was acquired by of the SHG members. Tailoring was taken as individual income generating activity by the members of SHG and more than one third of the SHG members have taken up Dairy as group income generating activity. As a result of joining SHG and starting income generating activity, majority of the SHG members were found highly empowered Socio-psychologically and economically

Key Words : Self help groups, Performance of women, SBI, MGB

INTRODUCTION

Self-Help Group is now a well-known concept. It is now almost two decade old. It is reported that the SHGs have a role in hastening country's economic Development. SHGs have now evolved as a movement Bangladesh has been acknowledged as a pioneer in the field of micro-finance. India has adopted the Bangladesh's model in a modified form. To alleviate the poverty and to empower the women, the micro-finance has emerged as a powerful instrument in the new economy. With availability of micro-finance, self-help groups (SHGs) and credit management groups have also started in India. And thus the movement of SHG has spread out in India.

Mainly, members of the SHGs are women. Consequently, participation of women in the country's economic development is increasing. They also play an important role in elevating the economic status of their families. This has led boost to the process of women's empowerment. SHG will encourage the rural women and other too to form thrift group and in the process of SHGs, they learn to go and deal with government officials, any formal credit system, buildup self confidence and make them economical independent.

In India, banks are the predominant agency for delivery of micro-credit. The movement of SHG was nourished in the states of Gujarat, Maharashtra, Andhra Pradesh, Rajasthan, Tamil Nadu and

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Kerala.

Now nearly 560 banks like NABARD, Bank of Maharashtra, State Bank of India, Cooperative Banks, Regional rural banks, the Government institutions like Maharashtra Arthik Vikas Mahamandal (MAVIM), District Rural Development Agency (DRDA), Municipal corporations and more than 3,024 NGOs are collectively and actively involved in the promotion of SHG movement.

To study the present status of women SHGs, present investigation was carried out with the following specific objectives.

Objectives :

- To study the dynamics of women self-help groups and their growth pattern.
- To study the factors contributing to sustainability to women groups.
- To understand the role of women SHG in income generation and poverty alleviation.

METHODOLOGY

Present investigation was carried out in Hingoli District of Maharashtra State. Four blocks viz. Hingoli, Sengaon, Aundha and Basmat were selected. From each block five villages were randomly selected. From 20 villages SHGs established before 2008 were surveyed and the data were collected personally by using the structured interview schedule.

RESULTS AND DISCUSSION

Profile of SHG :

It was noticed from table 1 that 43.47 per cent SHGs were formed by DRDA whereas 16.90 per cent SHGs were formed by MAVIM and NABARD. About thirteen per cent SHGs were formed by NGO and 6.76 per cent SHGs were formed by the women themselves. About four 3.91 per cent SHGs were formed by SGSY.

It is observed from table 2 that more than one fourth of the SHGs 28.98 per cent was attached to SBI whereas 24.64 per cent of the SHGs were attached to MGB followed by SBH 21.26 per cent. Further

Table 1 : Distribution of SHGs according to the agency involved in formation (n=207)			
Sr. No.	Agency	No. of SHGs	Per cent
1.	MAVIM	35	16.90
2.	Self initiated	14	6.76
3.	NGO	25	12.60
4.	NABARD	35	16.90
5.	DRDA	90	43.47
6.	SGSY	8	3.91

Table 2 : Distribution of SHGs according to the Operational Bank attached (n=207)			
Sr. No.	Operational Bank	No. of SHGs	Per cent
1.	Central Bank	23	11.11
2.	Gramin Bank	21	10.14
3.	MGB	51	24.64
4.	PDCC	8	3.86
5.	SBH	44	21.26
6.	SBI	60	28.98

it was seen 11.11 per cent and 10.14 per cent SHGs were attached to Central Bank and Gramin Bank, respectively while 3.86 per cent SHGs were attached to PDCC.

Profile of SHG office bearers :

Table 3 revealed that presidents of the majority of the SHGs 71.49 per cent were middle aged, more than half of them were educated up to High school 30.43 per cent and Secondary 25.61 per cent. As regards the occupation majority of the presidents 38.16 per cent were farm labours followed by farming 25.60 per cent

Further it was seen that secretary of the majority of SHGs 71.99 per cent were middle aged, more than half of them were educated up to High school 29.96 per cent and Secondary level 20.77 per cent followed by primary 19.80 per cent level. As regards the occupation majority of the secretaries 40.58 per cent were farm labors followed by farming 26.08 per cent.

The finding related to age of the respondents is in line with the finding of Thorat *et al.* (2009).

Table 3 also revealed that majority of the SHGs members 60.44 per cent were middle aged followed by young aged 28.37 per cent, more than one fourth 26.69 per cent of them were illiterate while 21.26 per cent of them were educated up to Secondary level.

As regards the occupation half of the SHGs members 53.01 per cent were farm labors followed by farming 19.81 per cent and 17.69 per cent SHG members were found as housewife.

The finding related to the age of the selected women is similar with the finding of Thorat *et al.* (2009).

Distribution of SHGs according to their present status:

It was revealed from Table 4 that more than one third 36.72 per cent of the SHGs were involved in income generating activity and inter loaning while 30.92 per cent of the SHGs were involved in only

Table 3 : Profile of SHG office bearers and members							
Sr. No.	Particulars	President (n=207)		Secretary (n = 207)		Members (n=1843)	
		F	%	F	%	F	%
1	Age (Years)						
	18 - 30	39	18.85	43	20.77	523	28.37
	31 - 45	148	71.49	149	71.99	1114	60.44
	46 - 60	20	09.66	15	07.24	206	11.17
2	Education						
	Illiterate	26	12.56	31	14.98	492	26.69
	Can only sign	16	07.73	19	09.17	241	13.07
	Primary	34	16.42	41	19.80	18	0.97
	Secondary	53	25.61	43	20.77	280	15.19
	High school	63	30.43	62	29.96	392	21.26
	Jr. College/ Diploma	15	07.24	10	04.84	332	18.01
	Graduate and above	--	--	1	0.48	77	4.17
3	Occupation					11	0.59
	Farming	53	25.60	54	26.08	365	19.81
	Farm labour	79	38.16	84	40.58	977	53.01
	Enterprise	31	14.98	21	10.14	126	06.84
	Service	4	01.94	7	03.38	8	0.43
	House wife	40	19.32	39	18.85	326	17.69
	Farming + farm lab.	--	--	2	00.97	41	02.22

Table 4 : Distribution of SHGs according to their present status (n=207)			
Sr. No.	Status	Frequency	Per cent
1.	Discontinued	51	24.64
2.	Only inter loaning	64	30.92
3.	Income generating activity and inter loaning	76	36.72
4.	Only saving (no inter loaning, no enterprise)	16	07.72

inter loaning.

Near about one fourth 24.64 per cent of the SHGs were found discontinued for various reasons whereas 07.72 per cent of the SHGs were involved in only saving (dormant).

Reasons for discontinuation of SHG :

It is illustrated from Table 5 that, No co-ordination among members was the major reason quoted by more than half 58.82 per cent of the SHGs for discontinuation followed by Constraints in collection of money 35.29 per cent .

Table 5 : Distribution of SHGs according to the reasons for Discontinuation (n=51)			
Sr. No.	Reasons	Frequency	Per cent
1.	No continuity in attending meeting	2	3.92
2.	Constraints in collection of money	18	35.29
3.	Members left the SHGs group	4	7.84
4.	Lack of loan availability	2	3.92
5.	Lack of confidence	2	3.92
6.	No unity among members	4	7.84
7.	No faith among members	10	19.60
8.	No co-ordination among members	30	58.82
9.	Lack of knowledge	5	9.80
10.	No interest among members	1	1.96
11.	Misunderstanding among members	2	3.92
12.	Cheating in deposition of the money by member in bank	6	11.76

No faith among member 19.60 per cent and Cheating in deposition of the money by member in bank 11.76 per cent, lack of knowledge 9.80 per cent, no unity among the members 7.84 per cent, member left the SHGs group 7.84 per cent were also the reasons mentioned for discontinuation of SHGs.

It is depicted from Table 7 that majority of SHGs 95.00 per cent were always involved in Money collection while 05.00 per cent of SHGs were sometimes involved in money collection activity. About forty six per cent of SHGs were sometimes involved in General discussion while 34.28 per cent were involved always in General discussion. More than half of the SHGs 57.14 per cent were sometimes involved in discussion regarding social issues whereas 11.43 per cent were always found involved in discussion regarding social issues. Further 14.28 per cent SHGs were sometimes organizing trainings, only 02.14 per cent were always organizing trainings and 83.58 per cent SHGs were never found involved in organizing trainings.

Status of income generating activities undertaken individually by SHG members:

As regards the income generating activities undertaken by SHG members individually, it is

Table 6 : Distribution of SHGs according to Involvement in activities (n=140)			
Sr. No.	Particulars	Frequency	Per cent
1.	Activities involved in		
	i) Money collection and lending	23	16.42
	ii) Money collection/ lending and conducting meetings	117	83.58
2.	Frequency of meeting		
	i) Regular	128	91.42
	ii) Sometimes	8	05.72
	iii) Rarely	4	02.86

Table 7 : Distribution of SHGs according to Activities during meeting (n=140)							
Sr. No.	Activities during meeting	Always		Sometimes		Never	
		f	%	f	%	f	%
1.	Money collection	133	95.00	7	05.00	--	--
2.	General discussion	48	34.28	64	45.72	28	20.00
3.	Discussion regarding social issues	16	11.43	80	57.14	44	31.43
4.	Organizing/conducting trainings	3	02.14	20	14.28	117	83.58
5.	Any other	3	02.14	18	12.85	119	85.01

illustrated in table 8 that cent per cent of the SHG members 100.00 per cent borrowed loan to undertake the income generating activities. Significant percentage 63.63 per cent of SHG members took loan from bank whereas 36.36 per cent of SHG members took loan from SHG.

Further it was observed that 31.82 per cent of SHG members acquired training for income generating activities out of which 27.27 per cent acquired training once while 04.53 per cent acquired training more than one time. About sixty eight per cent of SHG members did not have any training for income generating activity. As far as repayment of loan is concerned, 56.82 per cent of SHG members returned 100% loan, remaining 43.18 per cent SHGs members still have to repay the loan. More than half 52.27 per cent of SHG members were found to have high Market orientation followed by medium market orientation 45.46 per cent.

Status of income generating activities undertaken in groups by SHGs:

As regards the income generating activities undertaken by SHG members in groups it is illustrated in Table 8 that cent per cent of the SHG members 100.00 per cent borrowed loan to undertake the income generating activities. Remarkable percentage 90.63 per cent of SHG took loan from bank whereas 09.37 per cent of SHG took loan from SHG. About seventy two per cent 71.88 per cent of SHG used 100.00 per cent loan for income generating activities while remaining 28.12 per cent of SHGs used the loan amount for other purposes.

Further it was observed that 43.75 per cent of SHG members acquired training for income generating activities while 56.25 per cent of SHG members did not have any training for income generating activities. Repayment of loan is done in group by 84.37 per cent of SHG members whereas remaining 15.63 per cent of SHG members repay the loan individually. As far as repayment of loan is concerned, 62.5 per cent of SHG members returned 100.00 per cent loan remaining 37.5 per cent of them still have to repay the loan. In majority 78.12 per cent of the SHGs equal profit is distributed among the group members whereas in 21.88 per cent of the SHGs profit is distributed according to financial contribution.

It is seen from the Table 10 that, lack of coordination among members 25.00 per cent, lack of

Table 8 Status of income generating activities undertaken individually by SHG members (n=44)			
Sr. No.	Particulars	Frequency	Per cent
1.	Finance for activity		
	i) Personal	--	--
	ii) Loan	44	100.0
2.	Source for loan		
	i) SHG	16	36.36
	ii) Bank	28	63.63
3.	Training undertaken for income generating activity		
	i) Yes	14	31.82
	ii) No	30	68.18
	Training acquired		
	i) One time	12	27.27
	ii) More than one time	2	04.53
4.	Repayment of loan		
	i) Returned 100%	25	56.82
	ii) Remained	19	43.18
5.	Market orientation		
	i) Low	1	02.27
	ii) Medium	20	45.46
	iii) High	23	52.27

Table 9 : Status of income generating activities undertaken in groups by SHGs (n=32)			
Sr. No.	Particulars	Frequency	Per cent
1.	Finance for activity		
	i) Personal	--	--
	ii) Loan	32	100.00
2.	If loan has been taken		
	i) Individually from SHG	3	09.37
	ii) Individual loan from Bank	29	90.63
3.	Use of loan for activity		
	i) 100% used for activity	23	71.88
	ii) Amount used for other activity	9	28.12
4.	Training undertaken for income generating activity		
	i) Yes	14	43.75
	ii) No	18	56.25
5.	Repayment of the loan		
	i) Individually	5	15.63
	ii) Group	27	84.37
6.	Present status of loan due		
	i) Returned 100%	20	62.5
	ii) Remained	12	37.5
7.	Profit distribution pattern		
	i) Equal	25	78.12
	ii) According to financial contribution	7	21.88

Table 10 : Distribution of SHGs according to the reasons for not starting income generating activity (n=80)			
Sr. No.	Reasons	Frequency	Per cent
1.	Lack of faith	10	12.5
2.	Lack of knowledge	13	16.25
3.	Lack of unity	7	8.75
4.	Social restriction	1	1.25
5.	Old age	1	1.25
6.	Lack of initiation	15	18.50
7.	High socio economic background	1	1.25
8.	Family problems	2	2.50
9.	Lack of man power	2	2.50
10.	Lack of time	10	12.50
11.	Lack of co-operation from Bank	13	16.25
12.	Lack of coordination among members	20	25.00
13.	Lack of interest	5	6.25
14.	Lack of confidence	1	1.25
15.	Need of starting IGA never felt	11	13.75
16.	Lack of activeness	2	2.50
17.	Not having family support	1	1.25
18.	Electricity interruptions	4	5.00
19.	Less of money collection	2	2.50

Table 11 : Distribution of SHGs members according to their different areas of training acquired (n=28)			
Sr. No.	Number of training	Frequency	Per cent
1.	Agarbatti making	7	25.00
2.	Pitambari powder making	1	3.57
3.	Neel powder	3	10.17
4.	Nirma washing powder	1	3.57
5.	Candle	2	7.14
6.	Soya milk /paneer	2	7.14
7.	Packaging /labelling	1	3.57
8.	Turmeric powder	2	7.14
9.	Vermicompost	2	7.14
10.	Nursery raising	1	3.57
11.	Preparation of pickle	3	10.17
12.	Dairy	6	21.42
13.	Masala	2	7.14
14.	Papad making	3	10.17
15.	Shampoo	1	3.57
16.	Flower arrangement	1	3.57
17.	Tailoring	9	32.14
18.	Tooth powder	1	3.57
19.	Mushroom	1	3.57
20.	Shev	1	3.57

Table 12 : Status of Individual income generating activities (n=44)			
Sr. No.	Individual income generating activities	Frequency	Per cent
1.	Snacks(chivda)	2	5.00
2.	Bangles	1	2.50
3.	Sarees	2	5.00
4.	Dairy	6	15.00
5.	Buffalos	1	2.50
6.	Goat raring	5	12.50
7.	Cow	1	2.50
8.	Thresher	1	2.50
9.	Vegetables and fruits (marketing)	4	10.00
10.	General Stores	4	10.00
11.	Flour milling	2	5.00
12.	Grocery shop	2	5.00
13.	Tailoring	10	25.00
14.	Hotel	1	2.50
15.	Broom making	1	2.50
16.	Vermicompost	2	5.00
17.	Chili powder	1	2.50
18.	Papad making	1	2.50
19.	Anganvadi khau	1	2.50
20.	Vermicelli	1	2.50

Table 13 : Status of group income generating activities (n=32)			
Sr. No.	Group income generating activities	Frequency	Per cent
1.	Vermicelli preparation	1	3.15
2.	Dairy	7	21.87
3.	Goat raring	13	40.65
4.	Preparation of mill production	1	3.15
5.	Agarbatti making	1	3.15
6.	Candle making	1	3.15
7.	Tailoring	1	3.15
8.	Marketing of vegetables and fruits	2	6.25
9.	Hotel	1	3.15
10.	Agriculture implements	2	6.25
11.	Pickle making	1	3.15
12.	Sheep raring	1	3.15
13.	Buffalo raring	2	6.25
14.	Purchase of land	1	3.15
15.	Broom making	1	3.15
16.	Photo lamination	2	6.25
17.	Flour milling	3	9.37
18.	Vermicompost	1	3.15
19.	Chili powder	1	3.15
20.	Dal making	1	3.15
21.	Mess	1	3.15

initiation 18.50 per cent, lack of knowledge 16.25 per cent, lack of co-operation from bank 16.25 per cent, need of starting IGA never felt 13.75 per cent, lack of time 12.5 per cent, lack of faith 12.5 per cent are the major reasons for not starting the income generating activity by the SHG members followed by lack of unity 8.75 per cent, lack of interest 6.25 per cent.

As far as the different areas in which training was acquired by the SHG members is concerned it is depicted in Table 11 that training in tailoring was acquired by one third 32.14 per cent of the SHG members while training in Agarbatti Making was acquired by more than one fifth 25.00 per cent of the SHG members. Preparation of pickle 10.17 per cent, Papad Making 10.17 per cent, Neel powder making 10.17 per cent were the other areas in which training was acquired by SHG members.

It is noticed from the Table 11 that tailoring was taken as income generating activity by 25.00 per cent members of SHG while dairy was taken as income generating activity by 15.00 per cent members of SHG. Goat rearing 12.50 per cent, marketing vegetables and fruits 10.00 per cent and running general stores 10.00 per cent were the other individual income generating activities under taken by the members of SHGs.

As regards the group income generating activities it is illustrated in table 10 that, more than one third (40.65%) of the SHG members have taken up goat rearing as income generating activity followed by dairy (21.87%). Flour milling 9.37 per cent, photo lamination 6.25 per cent, buffalos rearing 6.25 per cent and marketing of vegetables & fruits 6.25 per cent were other group income generating activities.

Conclusion :

Majority SHGs were registered by DRDA having their accounts in SBI, MGB and SBH. About one fourth SHGs were discontinued. Cent per cent of the SHG members borrowed loan to undertake the income generating activities. Lack of coordination among members, Lack of initiation, Lack of knowledge (16.25 %), Lack of co-operation from Bank (16.25 %), were the major reasons for not starting the income generating activity. Tailoring was taken as individual income generating activity by 25.00 per cent members of SHG and more than one third (40.65 %) of the SHG members have taken up Dairy as group income generating activity. Training in Tailoring, Agerbatti Making and Dairy was acquired by 32.14 per cent, 25.00 per cent, and 21.42 per cent of the SHG members, respectively. Majority of the SHG members (76.25 %) and (80.26 %) were found highly empowered Socio-psychologically and economically.

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